INSURANCE FOR POOR COSTLY

HUGHES TACKLES METROPOLI-TAN'S INDUSTRIAL BUSINESS.

Profits From It Have Built Up an Enermous Surplus-Half the Policies Lapse Within a Year, the Insured Getting Nothing-Higher Are Rates Charged.

After a recess of more than a week the Armstrong insurance committee resumed its inquiry yesterday. Senator Armstrong, the chairman of the committee, announced that the committee expected to finish its work by January 1, and have its report ready for presentation to the Legislature a month later. Beginning next week the committee will, he announced, sit five days

All the members of the committee except Senator Riordan, who is a Tammany man, and Assemblyman John McKeown, the McCarren lieutenant who was defeated for reelection, were on hand. Gov. Higgins when he appointed the committee said that he had selected only Assemblymen who were sure to be returned to the next Legislature. The defeat of McKeown, it was said yesterday, would have no effect whatever on the standing of the committee when it came time to make its report to the next

session of the Legislature. John R. Hegeman, president of the Metropolitan Life Insurance Company, and Actuary Emory McClintock of the Mutual were the only witnesses examined yesterday. Mr. Hughes, the committee's chief coun-

sel, took up with Mr. Hegeman the subject of industrial life insurance. This is the first time that subject has been touched upon, but from now on it will consume a great deal of the committee's time, as the investigators are convinced that it is one hase of the insurance question that ought be examined in detail. It is this class of insurance in which millions of the working people are interested, paying premiums weekly of from 5 to 60 cents.

The Metropolitan's business, as shown by President Hegeman's testimony, is concerned very largely with this class of insurance, the industrial policies written by the company and in force at the end of 1904 amounting to the enormous sum of \$1,127,889,229. The average amount of an industrial policy is only \$110. Every day in the year the Metropolitan company sends its agents into the hone; of 1,000,000 of its taxing districts. policyholders to collect premiums. Senator Dryden's company, the Prudential of New Jersey, also is an industrial company, and it, too, is coming in for a thorough examination by the investigators. Senator Dryden himself will probably be called to the

witness stand,
President Hegeman testified yesterday that the Metropolitan started with a capital of \$500,000. Its capital now is \$2,000,000, the \$1,500,000 gain representing earnings of the company that have been applied to the callial stock. The dividends on the stock are limited to 7 per cent. per

President Hegeman testified that the company in 1887 had a surplus of \$803,392. Its surplus now amounts to \$14,835,741, including the \$2,000,000 capital stock. The insurance in force in 1887 amounted to \$152,031,007; in 1904, \$1,470,424,281. In 1904 the company received in premiums alone \$20,808,024

A good deal of the company's business consists in risks on the lives of children and balies. President Hegeman testified and babies. President Hegeman testified that the commany accepted risks on lives between the limits of two and fifty years. He testified that until after a policy has been in force five years it has no surrender value; that means that the holder of an industrial policy, if he allows his policy to lapse before it has run five years, gets nothing in return for the premiums raid in except the protection which he enjoyed during the life of the policy. The important fact was brought out that 51 per cent, of these industrial policies are cancelled in the first twelve months after the policies are issued.

President Hegeman denied that the he company could not place a surrender alue on policies under five years because this case also it would lose money. The fact remains, however, and was duly emphasized by Mr. Hughes, that one-half the persons who take out industrial policies allow them to lapse before they have run tradic months.

twelve months.

On industrial policies which do have a surrender value Mr. Hughes brought out the fact that the Metropolitan paid a much smaller percentage than any of the mutual companies. Mr. Hughes asked Hegeman whether it wasn't a fact that and lapsed values as large a percentage in cash returns as some other of the big companies it would have had a very small surplus for the year. Mr. Hegeman said surplus for the year. St. the actuary of that he would prefer to let the actuary of that he would prefer to let the actuary of company answer that question. It shown that, as a matter of fact, the Metropolitan's gain from this source in 1904 amounted to \$3,031,925 and was largely responsible for the total net gain for the

year of \$2,620,681. Mr. Hughes showed further that the rates charged industrial policyholders were practically twice as much as those charged the holders of ordinary policies in the Metropolitan. The man who is able to lav \$16.55 down can get insured, at the age of 22 years, for a year for \$1,000. It will cost the young man who can pay only 60 cents a week \$31.20 for practically the same amount for a year. President Hegeman's explanation was that the mortality rate is almost twice as high among the holders

of industrial policies as among those who carry ordinary insurance.

Mr. Hughes brought out the fact that the Metropolitan required no medical exami-nation at all for persons carrying poli-cies under \$300 and no examination either cies under \$300 and no examination either for persons under 9 years of age. Such Jersons were merely "inspected." the physicians who certified to the risk receiving a fee of 25 cents for each "inspection." President Hegeman declared that the Metropolitan's mortality rate for industrial policyholders was above the average mortality rate in the community.

mortality rate in the community.

In speaking of the higher rates charged for industrial policies Mr. Hegeman said it was simply a case in which the sales were being made "retail and not wholesale."

It was just like buying coal, he said. "If you have gerford you can get, it at 48 s. you buy a carload you can get it at \$6 a ton: if you buy it by the pailful it costs \$12."

The poor man, Mr. Hegeman contended, Pays twice as much for everything that he gets, and, he added, "he is willing to do it."
"The man will not leave his work bench, the woman her machine or the child the

schoolhouse. It has all got to be done by the company," said he. Mr. Hughes brought out the fact that Mr. Hughes brought out the fact that the Metropolitan's total expenses for 1904 were \$19.874.752, which gives a ratio of expenses to income of 35 per cent. The ratio of the expenses of the big mutual companies to income is about 20 per cent. The Metropolitan's big ratio was due, Mr. Hegeman said, to the more detailed work which the Metropolitan had to do.

Actuary McClintock of the Mutual resented the imputation that had been made since his appearance on the stand a week

since his appearance on the stand a week ago that his work consisted chiefly in making guesses. His calculations, he said, were made with great adherence to mathematical principles. Yet the mathematical calculations, he admitted, came after the main factors had been determined on the main factors had been determined on the

actuary's "best judgment."

President Hegeman will be on the stand again this morning.
Stuyvesant Fish announced vesterday that he has decided to serve on the Mutual that he has ife's self-investigating committee. The ther members of the committee are Wil-am H. Truesdale and John W. Auchincless. Expert accountants have already been put to work on the Mutual's affairs, and other steps will be taken by the committee at once to insure a thorough uncovering of the methods and practices in vogue under the McCurdy management.

REMEDY FOR ARMY DESERTIONS. ARRESTS TO-DAY IN TODD CASE.

Five Years in Prison, Gen. Burton Thinks Would Do Some Good

WASHINGTON, Nov. 8 .- Another discussion of desertions in the army and suggestions as to the remedy are contained in the report of Gen. Burton, Inspector-General of the army. Gen. Burton says that the reason for so many desertions is that the oath which the soldiers take is regarded too lightly, both by the soldier himself and by the public. Gen. Burton says that if every deserter knew that the penalty for his crime would be five years in a State penitentiary or a military prison he believes there would be one desertion where there are to-day

The small force of coast artillery will be pointed out to Congress at the coming session, and an increase in numbers as well as in pay will be asked. Gen. Burton says that the separation of the coast from the field artillery is important. The duties of the two branches are in no way alike, and it the two branches are in no way alike, and it is unfair to expect a field artilleryman to efficiently perform the duties of a coast artilleryman. Gen. Burton recommends that the non-commissioned officers and trained men of the coast artillery receive the same pay as the corresponding grades in the engineer and ordnance corps.

One of the most important suggestions made by Gen. Burton is that there be created in the War Department the offices of chiefe.

in the War Department the offices of chiefs of cavalry and infantry, as there are now chiefs of ordnance, artillery, engineers, &c. Gen. Burton says there is great need of representation in the Department of these two important branches of the service. The officers who would head the two arms of the service would be colored, with rank transfer. omers who would head the two arms of the service would be colonels, with rank, pay and allowances of a brigadier-general, and would be detailed for the duty for four years. Each would be allowed one assistant only, thus effectually checking any tendency to make the offices bureaus of the Department.

RAILROADS TAXES RAISED.

New Jersey Corporations Will Pay \$497,-320 More Under the Duffield Law.

TRENTON, Nov. 8 .- The State Board of Assessors filed with the State Comptroller this afternoon a schedule of assessments of railroad and canal property in New Jersey. There are included in the schedule 113 railroads and one canal corporation. The aggregate assessed valuation of this property is \$237,026,414, and the total tax levied for the year is \$2,092,441. Of this \$951.635 will be devoted to State use and \$1,140,806 distributed among the local

The assessments were made by the State board under the Duffield act of last winter, which provides for the taxing of second class railroad property at local rates for the benefit of the locality in which it is situated. The assessed valuation shows an increase over 1904 of \$5,370,889, and the increase in the total tax levied is \$497,320. The aggregate assessed valuation and total tax levied

companies in New Jer		Pannoad
Rattroad. A:	sessed Value.	Total Tax.
Pennsylvania	\$71,789,892	\$617,300.83
Jersey Central	49,259,022	405,635.08
Philadelphia and Reading	9,832,305	60,246.72
Frie.	19.618.600	228,560.60
Del., Lack. & Western	40,852,024	877,567.86
N. Y., Susq. & Western	7,292,571	47,924.11
Lehigh Valley	23,781,943	205,197.52
Not classified	15,646,558	155,009.16
Totals	\$287,026,414	2,002,441.83

Funeral of W. J. Le Moyne. Funeral services for the actor William J. Le Moyne were held yesterday morning in the Church of the Ascension. The congregation was made up of personal friends of the actor. The pallbearers were Henry Miller, Herbert Kelcey, Theodore Hamilton, Brander Matthews, W. H. Lippincott and Frank Worthing. The Rev. Percy S. Grant, who read the burlal service preached a brief sermon, describing the first time he had seen Mr. Le Moyne act. The interment was at Woodlawn.

Engagements.

WASHINGTON, Nov. 8 .- Mr. Justice and Mrs. McKenna announce the engagecompany made any money on these cancellations. He declared that it had cost the Metropolitan more to get the business than had been paid in. He said also that wedding will take place in April. Miss Hildegarde made her début in society three years ago in this city. The engagement of Miss McKenna's elder sister, Miss Marie, to Mr. Davenport Brown of Boston

was announced last Sunday. Gen. and Mrs. Adolphus W. Greely to-day announced the engagement of their daughter, Miss Adola, to the Rev. Charles Lawrence Adams of Pittsfield, Mass. Miss Greely is in Chicago visiting friends and will not return here until early in December.

Moore-Farge.

Miss Helen Fargo and Nathaniel Ford Moore of Chicago were married yesterday afternoon in the new temporary St. Thomas's Church. The ceremony was performed at 4:30 o'clock by Bishop Courtney, assisted by the Rev. Dr. Ernest M. Stires, the rector. The bride wore a white Liberty satin gown, made in princess fashion and trimmed and appliqued with point lace. Her veil was caught with orange blossoms and she carried a bouquet of thies of the valley.

Miss Grace Fargo, a cousin, attended her as maid of honor and the Misses Cora Carpenter, Nathalie W. Vanderhoef, Gladys Morgan, Leonore Cobb, Ruth R. Hubbell and Martha Strong were bridesmads. Alden Swift of Chicago was best man and Preston Fargo, brother of the bride; Stuart Preston, a cousin; Lee Jones, Elmer Williams and Thomas Gordon were the Ushers. After the church ceremony Mr. and Mrs. William C. Fargo gave a reception at their home, 56 Park axenue. the Rev. Dr. Ernest M. Stires, the rector.

Levering-Barnum.

MAMARONECE, Nov. 8.—A large autumn wedding took place at noon to-day in St. Thomas's Protestant Episcopal Church, Mamaroneck, when Miss Laura Barnum, daughter of Mr. and Mrs. William M. Barnum, became the bride of kichard Levering of Lexington, Ky. The ceremony was per-Lexington. Ky. The ceremony was performed by the Rev. Dr. Stires, rector of St. Thomas's Church, New York, assisted by the Rev. F. F. Gorman of Mamaroneck.

The bride was attended by Miss Findley of New York as maid of honor. Mr. Junkin of Chicago was best man. The ushers were Mr. Levering's classmate in Yale, Winthrop E. Dwight, Porter Hall, Newell Hartrave and William Henry Barnum, brother of the bride. A reception followed the wedding at the Barnum country place, Quaker Ridge, Among the guests were President and Mrs. Hadley of Yale.

Edgerton-Gallaudet.

WASHINGTON, Nov. 8.-Miss Marion Gallaudet, daughter of Dr. Edward M. Gallaudet of this city, was married at noon to-day at the home of her father at Kendall Green, to John Warren Edgerton, formerly of Middletown, Conn., now secretary of the Yale Law school in New Haven. The ceremony was performed by the bride's brother, the Rev Herbert Gallaudet of Allenstand, N. C. The best man was William ritkin of New Haven, and the bride was unattended. A breakfast followed the ceremony, only the relatives and a very few intimate friends being present. Immediately afterward the bride and bride-groom left for their wedding tour. Among the relatives of the bridegroom who came on for the wedding were Dr. and Mrs. F. Cruger Edgerton of New York and Mr. and Mrs. Henry Edgerton of East Hampton, Conn., brothers of the bridegroom and their wives. School in New Haven. The ceremony was

Miss Florence T. Nauss and Henry J. Hildebrand were married yesterday afternoon in St. Paul's Church, Seventy-third street and Madison avenue. The Rev. Dr. Remensinger, the pastor, performed the ceremony at 5 o'clock. The bride wore a costume of white satin and lace and was attended by Miss Emily A. Hildebrand as maid of honor and by the Misses Jessie Morton and May V. Johnson as bridesmaids. T. Humphrey Yale was best man and Frederick J. Nauss, Frederick Straub, Hyat Taylor and Howard F. Bertine the ushers. After the ceremony Mr. and Mrs. Wendolin J. Nauss of 17 East Ninety-fourth street, the bride's parents, gave a reception at the Hotel Savoy. St. Paul's Church, Seventy-third street and

\$1,000 REWARD OFFERED FOR EVIDENCE OF MURDER.

Viscera Sent to Philadelphia for Analysis Important Developments Looked for at Once-\$100,000 Trust Fund Not in Cash -Dead Woman's Letters Held.

A reward of \$1,000 was offered yesterday "for information leading to the apprehension Todd in Philadelphia on October 25, last." The reward is offered on the responsibility of Sinclair Tousey and Mrs. Rosalie Tousey. Circulars giving public notice of it will be sent out to-day.

The verbiage of the circular expresses correctly and succinctly the belief held by Mr. Tousey, his attorney, Mr. Hastings, and inferentially by their detectives that Mrs. Todd was murdered. They have abandoned all other theories of her death, and they are working on clues that they think may disclose the murder plot and reveal the guilty parties. The murder theory has been accepted by the police of Philadelphia and has made a profound impression upon Assistant District Attorney Nott, if indeed he is not thoroughly convinced of its correctness.

Detective Gallagher of Philadelphia worked in this city all day yesterday. He was following out clues under the direction of the District Attorney of Philadelphia. Gallagher is familiar with the case. He was working on it on the days immediately following discovery of the body, and it was to him and to another Philadelphia detective, Johnson, that the wife of Cabman O'Hara declared, as he says, that her husband told her a woman had been murdered in his cab. Both O'Hara and his wife have since denied the statement, but the cabman, who was away for two days subsequent to October 27, is still considered a

man capable of giving important testimony. Dr. G. H. Meeker, a pathologist, who is city chemist in Philadelphia, was also in this city yesterday. He came here to take the viscera to Philadelphia for analysis. He conferred with Coroner Scholer at 11 o'clock yesterday morning, and there arose a question of divided jurisdiction that was only solved by division of the viscera. Dr. Meeker took the stomach back to Phila-delphia with him. The heart, larger and smaller intestines, liver and other organs

smaller intestines, liver and other organs remained in this city.

Sinclair Tousey, it appeared, had decided to have an analysis man: by Dr. Hodenpyle, pathologist of the College of Physicians and Surgeons, this city. Mr. Tousey had notified Coroner Scholer to that effect, and the Coroner considered that Mr. Tousey, as the representative of Mrs. Rosalis Tousey, had a right to direct the disposal Tousey, had a right to direct the disposal of the organs. There is a grave question regarding the validity of the Coroner's

regarding the validity of the Coroner's view, but the question was eliminated later in the day when Sinclair Tousey, hearing of the visit of Dr. Meeker, directed that the remainder of the organs be sent on to Philadelphia as well as the stomach.

Dr. Hodenpyle and Dr. O'Hanlon, Coroner's physician, were with Coroner Scholer during Dr. Meeker's stay. All the physicians, it is said, concurred in the belief that either portion of the organs would be sufficient to establish the presence or absence of drugs and poisons. of drugs and poisons.

Assistant District Attorney Nott con-

tinued his investigation of the case yester-day. The allegations of conspiracy to secure control of Mrs. Todd's property were considered again, and there was also, it is believed, considerable work in develop-ment of the murder theory. It may be stated with a great degree of certainty that there will be most important

certainty that there will be most important developments in the criminal prosecution of the case to-day. For obvious reasons the exact nature of these developments cannot be stated, but it need surprise no one if at least two arrests are made on charges either of conspiracy, perjury or larceny. Important developments in the way of new documentary evidence are also expected.

also expected.
All of the mail addressed to Mrs. Todd All of the mail addressed to Mrs. Todd has been held in the Madison Square branch post office since her death. The superintendent of the office, it was stated yesterday, was requested by a man who has figured as conspicuously as any other in the case to deliver the mail to him. The request was made on the day after Mrs. Todd's death. It was put on the ground todd to the case to descend the total product the mail to him. that the person demanding the mail had legal authority. The superintendent replied that it would be delivered only to an executor or administrator who had qualified as such

fied as such. A little more confusion has been injected into the tangled network in which M Todd's property has been enmeshed Todd's property has been enmeshed by Lawyer Lockwood's documents. Mark Alter, Mr. Lockwood's lawyer, said that had made a mistake in stating on Monday that Mr. Lockwood held \$100,000 in cash by

that Mr. Lockwood held \$100,000 in cash by virtue of the mysterious trust deed.

"The \$100,000 is not in cash," said Mr. Alter, "but is principally in stocks, bonds and mortgages. Only \$6,000 is in cash. The property came into Mr. Lockwood's possession in 1903, when the trust deed was executed. Mr. Lockwood was designated trustee, Mrs. Rosalie Tousey was the cestuy que trust and the trust was to terminate on the death of either of them. Mr. Lockwood's only benefit from the trust consisted in the commissions he was entitled to charge for handling the property."

Mr. Alter stated that Mr. Lockwood and Mrs. Todd did not meet after the breach Mrs. Todd did not meet after the breach between them last July. He had his infor-mation to this effect from Mr. Lockwood

direct, he said.

PHILADELPHIA, Nov. 8.—Two ten cent pieces and a battered key may be the means of solving the mystery that surrounds the death of Mrs. Margaretta Todd. On the Reading Railway track in Fairmount Park near where the lifeless body of Mrs. Todd is believed to have been pieced in the path of a rect, he said. pelieved to have been placed in the path of a train the objects were found by two small boys on their way home from a jaunt in the

park.
The presence of the coins and key on the track led the police to believe that Mrs. Todd's hand bag may have been opened by those who threw the body on the track.

Reading Railway detectives have located
a freight train which they believe was the one that ground Mrs. Todd's legs beneath its wheels. The locomotive was located at the Falls of Schuylkill by pieces of cloth found entangled in its wheels and piston rods, corresponding in color and texture with the clothing worn by ars. Todd when she left New York on the day of her death. ed the spot between 9 and 10 c'clock It passed the spot between 9 and 10 October 27, and was a fast freight.

Dodge-Prichard.

SARATOGA, N. Y., Nov. 8 .- In Bethesda Episcopal Church at noon to-day was solemnized the marriage of Miss Helen Josephine richard, daughter of Mr. and Mrs. Gilman Prichard of this village, and George Henry Prichard of this vinage, and Cooley Tearly Dodge of Philadelphia. The Rev. Dr. Joseph Carey, the rector, officiated. The bridegroom was attended by the Rev. Farl C. Davis of Pittsfield, Mass., and Miss Bertha Graves of Newton, Mass., was maid of honor. The ushers were P. Plumer Russ and Luccio Cucci of Boston, and William H. Lane and Robert B. Johnston of this place.

Selp-Rees.

The wedding of Miss Lillian Hopper Rees, granddaughter of the late Horatio Rees, grandangement of the late formed hees, and Edward Lawall Selp, took place last evening at the bride's home, 312 West Fifty fifth street. The Rev. Dr. Minot J. Savage performed the ceremony, assisted by the Rev. Robert Collyer. The bride was given away by her uncle, Addison F. Androws. Joseph Reeves Bouton assisted as best man and if. Munroe Reed and Albert I. Schneider were the hebers.

Catlin-Hobby.

In the Classon Avenue Presbyterian Church Brooklyn, yesterday Miss Juliet Louise Bobby, daughter of Harriet M. Hobby of 472 Washington avenue, was married to Geg Nathaniel Catlin, a well known newspa or man and son of Avery B. Catlin. The ceremony was performed by the Rev. Dr. Joseph Dunn Burrell, pastor of the church. Only a few intimate friends of the couple were present.

THE STATEHOOD FIGHT.

President Favors Single Statehood for

Oklahoma and Indian Territory. WASHINGTON, Nov. 8 .- Some new eloments will be introduced into the Statehood fight before Congress this winter. President Roosevelt told some of his visitors today that he should recommend in his coming annual message that single Statehood be granted to Oklahoma and the Indian Territory, and although he withheld any comment in regard to the Statehood question in Arizona and New Mexico it is known and conviction of any person or persons that several leading members of Congress implicated in the murder of Mrs. Margaretta have recently experienced a change of views in regard to the admission of those terri-

In regard to the admission of those territories as States.

A delegation of Oklahoma citizens, headed by Delegate Maguire, called on the President this morning, and it was to them that Mr. Roosevelt indicated his intention to recommend the admission of Oklahoma and the Indian Territory as a single State. The sentiment in Oklahoma is unanimous for single Statehood, and the election in Indian Territory yesterday resulted in a defeat for the separate Statehood proposition. This result is mighty pleasing to the Oklahoma delegation who talked with the President this morning.

Representative Tawney and a delegation of Congressmen recently visited Arizona and New Mexico and they have reached the conclusion that each territory should be tories as States.

and New mexico sand they have reached the conclusion that each territory should be admitted as a State. Senator Beveridge, chairman of the Senate Committee on Territories, has declared that the people of New Mexico are for single Statehood, but this view is not upheld by the Congressmen who recently completed a tour of the two territories.

RAILROAD REBATE CASES. The Charges Against the Santa Fe Railroad

Will Come Up on Nov. 17. WASHINGTON, Nov. 8 .- Milton D. Purdy, Assistant Attorney-General in charge of railroad rebate cases, will leave early next week for Kansas City, where on November 17 the case of the Government against the Atchison, Topeka and Santa Fé Railroad Company will come up in the United States District Court. These proceedings are based on alleged violation of the injunction granted by Judge Grosscup, on charges that the Atchison paid rebates to the Colorado Fuel and Iron Company. This is the case in which Paul Morton, former Secretary of the Navy, now head of the Equitable Life Assurance Society, was

Another case in which the Atchison is involved is known as the Hutchinson salt case. In the first case, denial of the payment of relates will be made by the rall-road company, while a motion to quash has been entered in the Hutchinson salt case. The Grosscup injunction enjoined some eight or nine carriers from paying rebates on shipments of grain, packers' products and other merchandise. The railroads will allege that the injunction was too sweeping in its terms and application. Should the court decide against the Government, it is the opinion here that the Adminis-tration's crusade against rebates in this particular instance wil fall to the ground.

F. S. Nave Made a Justice in Arizona. WASHINGTON, Nov. 8 .- President Roosevelt to-day announced the appointment of Frederick S. Nave, the present United States District Attorney for Arizona, as Associate Justice of the Supreme Court of Associate Justice of the Supreme Court of the Territory, to succeed Justice Tucker. The appointment of Capt. Joseph L. D. Alexander of Phenix, Ariz., as United States District Attorney, to succeed Mr. Nave, was also announced. Capt. Frank Frantz, at present agent of the Osage Indians, is to be appointed Governor of Oklahoma at the expiration of the term of klahoma at the expiration of the term of

Gov. Ferguson.

Capt. Frank Frantz was an officer in the Rough Riders during the Spanish war and his appointment to the Governorship will therefore, be a strictly personal one. Capt. Alexander was also a member of the Fresidevice. dent's regiment.

Army and Navy Orders.

WASHINGTON, Nov. 8 .- These army orders were Capt. Letcher Hardeman, Eleventh Cavalry, detailed to fill a vacancy in the Quartermaster's Department in this city.

A board of olicers, to consist of Major Beverly W. Dinn, Capt. Odus Horney, Capt. Tracy C. Fickson and Capt. Jay E. Hol'er, Ordnance, to meet at Sandy Hook Proving Ground to prepare an examination for captains and for first and second iteutenants of the line of the army, who may apply for detail in the Ordnance Department.

OBITUARY.

Clarence Grey Dinsmore died suddenly yesterday morning of pneumonia in his apartments at the Waldorf-Astoria. He had been ill but a short time. Mr. Dinsmore had spent most of the later years of his life on the Continent, where he was prominently identified in social and sporting circles. He was fond of automobiling, and for several years was the European representative of the Automobile Club of America. Mr. Dinsmore was a son of the late William B. Dinsmore, who for many years was president of the Adams Express Company. He was born fifty-

was a son of the late William B. Diasmore, who for many years was president of the Adams Express Company. He was born fiftynine years ago in this city. He married Miss Kate Jerome, a niece of Leonard Jerome. Mr. Dinsmore had a country place at Staatsburg on the Hudson, which is one of the best known dairy farms in the country. The funeral services will be held at the Church of the Holy Communion Friday morning at 10 o'clock. Burial will be in Hyde Park Cemetery. He leaves a widow and a brother, W. B. Dinsmore. He was a member of the Metropolitan, Tuxedo, Union League, Automobile and Coney Isiand Jockey clubs and of the American Geographical Society.

The Hon. William Lounsberry is dead at his home in Kingston, N. Y. He was born in Sione Ridge, Ulsier county, December 25, 1831. Mr. Lounsberry received his preliminary education at Kingston Academy and graduated at Rutgers College in 1851. He studied law with Stephens, Edwards & Mead, Albany, and was admitted to practice in 1853. He opened a law office in Kingston, which was continued until his death. From 1857 to 1861 he was editor of the Ulster Republican, now the Kingston Arqus. In 1868 he represented the First Uster district in the Assembly, being a Democrat, and was chairman of the Committee on the Judiciary. In 1878 he was elected Mayor of the city of Kingston and in 1870 was elected member of Congress. He is survived by a wife and one child. He was a veteran of the civil war.

William T. Richards, the well known marine artist, died at his residence in Newport, R. I., yesterday. He was born in Philadelphia on November 14, 1833. He was a pupil of Paul Weber, the German artist, in Philadelphia. In 1855 he visited Florence, in 1856 and 1857 France and Germany, and in 1878-79-80 London and the coast of England. He had exhibited at the Royal Academy, London, and the Paris Salon, and was an honorary member of the National Academy. His works in oil included many palntings of scenes along the New England coast.

Charles A. Peverelly died on Tuesday at his home, 78 V

the country.

-Munro's. The enly distil-HOUSE OF LORDS.

Now Everywhere The Scotch with the Pear-drop flavor

At Clubs, Cafes, Hotels and of Dealers. The Cook & Bernheimer Co.,

INQUIRY INTO BRANCH'S DEATH

CAUSE OF THE FIGHT IN THE NAVAL ACADEMY.

Branch as Officer of the Day Had Caused Meriwether to be Reduced in Rank and Was Called a Coward and a Sneak -This Was Sufficient to Bring on a Fight

rigid investigation of the death at Annapolis yesterday of Midshipman James R. Branch of New York will be made, according to an announcement by Secretary Bonaparte to-day. Two of the middles who participated in the fight between Branch and Midshipman Minor Meriwether, Jr., Sunday night, have been reduced in rank from the grade of lieutenants in the cadet corps to privates. These officers are Midshipmen Leigh Noyes of Vermont and Aubrey W. Fitch of Michigan. Fitch was the referee and Noyes the timekeeper. The punishment of the two officers by the academic board at Annapolis was reported to the Navy Department to-day by Rear Admiral Sands, superintendent of the Academy.

A court of inquiry will be ordered promptly to investigate the death of Midshipman Branch. The regulations provide for an investigation of the death of an officer when inquiry appears in any way to be necessary, and there will be no delay in punishing whoever is found culpable. There is some question as to whether the civil authorities can take a hand in the

The Navy Department has received no detailed report of the unfortunate affair, and probably will not until the findings of the court of inquiry are submitted. From information which has come to the Department in an unofficial way, however, it appears that there were several cadet officers involved in the affair who may suffer severely. Among these are the cadet commanders of the companies of Branch and Meriwether. The two men slipped away from supper formation, and the company

from supper formation, and the company commanders could hardly have falled to notice them go. It is likely that both men were simply allowed to leave their companies for the purpose of participating in the fight.

The long standing feeling of enmity between the two young officers was well known in the academy, as well as the fact that arrangements had been made for a fight. Last week Branch, as cadet officer of the day, made an inspection of Meriwether's room. He found a suit of civilian's clothes in the linen bag, and at once reported Meriwether. The keeping of civilian clothing is strictly prohibited and Meriwether was charged with fifty demerits. Meriwether thought Branch went outside his line of duty and the old Branch that he was a coward and a sneak.

Either of the names would have been sufficient to bring on a fight, according to the code of the middies. A referee, Fitch; a timekeeper, Noyes, and two seconds were chosen. They cleared a living room in the cadet quarters and started the fight. It lasted for two rounds. It was said here to-day that the end of the fight came, not because Branch became exhausted, but because of a report that one of the Academy officers was coming to the room. The

because of a report that one of the Academy officers was coming to the room. The bout was immediately stopped and each bout was immediately stopped and each middy went to his own room. Branch's roommate gave him a rub down and helped him to bed. He went to sleep quickly and was still asleep when his roommate arose the next (Monday) morning. It was not until the roommate tried to awaken him that it was discovered that Branch was seriously injured. He was sent to the hospital, where he died after an operation had been performed for the removal of a bloodelot on his brain.

Resort to the gloves is frequent at both the Annapolis and West Point academies, that being regarded as the only way to settle differences between two young officers. There is a regularly established code, years old, that governs all such contests.

Funeral of Midshinman Branch.

Midshipman James R. Branch, who died here on Tuesday morning after receiving injuries in a fist fight with Midshipman Minor Meriwether, Jr., took place this afternoon from the old Naval Academy armory. The interment was in the Naval Cemetery. The full brigade of midshipmen attended. Admiral Sands will begin an investigation of the affect to-day for Hayre. of the affair to-morrow.

Population of Westchester County. ALBANY, Nov. 8 .- Westchester county has a population of 228,941, an increase of 44.684 since the Federal census of 1900

The population of the villages in the county follow:
Ardsley, 470, increase 66: Briarcliff Manor, 417; Bronxville, 994, increase 415; Croton-on-Hudson, 1,599, increase 68: Dobbs Ferry, 3,515, increase 627; Hastings-on-Hudson, 3,060, increase 1,058; Irvington, 2,481, increase 250, Larchmont, 1,758, increase 813; Mamaroneck, 5,090, increase 368; Mount Kisco, 1,830, increase 484; North Pelham, 1,837, increase 987; North Tarrytown, 4,750, increase 509; Osaining, 7,138, decrease 803; Peekskill, 13,200, increase 2,842; Pelham, 349, increase 48; Pelham Manor, 638, Pleasantville, 1,585, increase 381; Port Chester, 11,199, increase 3,759; Rye, 4,078; Tarrytown, 5,370, increase 600; Tuckahoe, 1,580; White Plains, 11,579, increase 3,680.

Gov. Higgins's Thanksgiving Proclamation. ALBANY, Nov. 8 .- Gov. Higgins in his thanksgiving proclamation says:

thanksgiving proclamation says:

Abundant prosperity has bleased the people of this State in the last year. No rumor of war or threat of domestic violence has disturbed our peaceful progress. Law and order have prevailed within our borders, labor has been fully employed, all forms of industry have flourished, and the future is bright with the promise of material and moral betterment.

Now, therefore, in conformity with our ancient custom, I, Frank W. Higgins, Governor, do hereby designate Thursday, the thirtieth day of November, 1905, as a day of general thanksgiving to Almighty God for the great benefits that we have received at his hands.

THERE'S A REASON

why you should be down and out physically and nervously-depressed - sleepless - discouraged -and worn out before your time.

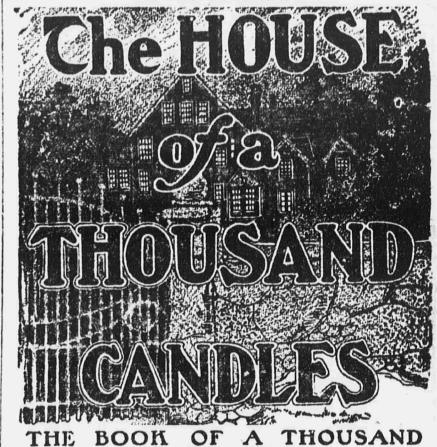
BUT THERE'S NO REASON why, if you let me help you help yourself-why in six months' time you shouldn't be strong, red blooded and vigorous again. I will make you able to do more work and better-make you free from suffering-make you sleep like a baby—give you back your youth-strength-by building up every organ, nerve, muscle in your body through scientific self-development.

The work is easy and does not tire. It won't interfere with your business. Come and talk with me, and let me tell you how new mental strength comes with the new body I will give you. I give no medicine.

PROF. ANTHONY BARKER
PHYSICAL CULTURE INSTITUTE, 1164 Broadway, N. Y.

PUBLICATIONS.

BLAZES LIKE A BEACON IN THE WILDERNESS



A New Novel by

BOOTH TARKINGTON

The Conquest of Canaan

SURPRISES

"A story so overmastering in its intensity of interest, so sweeping in sympathetic enthusiasm, that the reader, carried away in spite of himself, forgets all but the fortunes of Her and of Him, the woman and the man to whom the author has given life."

HARPER @ BROTHERS, PUBLISHERS, NEW YORK

Sailing to-day for Liverpool aboard the White Star liner Cedric:

Mr. and Mrs. Robert Peacock, Cissie Loftus, Mr. and Mrs. Guy Lowell, Mr. and Mrs. G. B. Douglas, James Colquhoun, Reginald Boardman, Mr. and Mrs. H. I. Judson, H. S. Raison, Mr. and Mrs. E. V. R. Thayer, Baron de Moroguse, Robert MacGregor Martin and Baron de Pierrepours. de Pierrebourg.

Jorge G. del Campo, Consul-General of Ecuador at Havre; Mrs. del Campo. Mr, and Mrs. Maurice Carlton and John G. Och-

Arrivals by the North German Lloyd steamship König Albert, from the Mediterranean: Liext. Von Brockhausen, Capt. H. A. Barrows, A. C. Dickey, Major H. F. Hodges, the Rev. H. Whitmore and John W. Healey.

Movements of Naval Vessels.

WASHINGTON, Nov. 8 .- The gunboat Paducah has arrived at Philadelphia, the tug Rocket at Washington, the collier Abarenda at Hampton Roads, the destroyer Stewart at Sewali Point and the torpedo boats Porter, Dupont, Rodgers and Nicholson at York-

The battleships Maine, Missouri, Kearsage, Illinois, Iowa and Massachusetts, the cruisers West Virginia, Colorado, Pennsylvania, Maryland and Mayflower and the gunboat Yankton have sailed from Annap-olis for North River, the cruiser Columbia from Colon for Guantanamo and the cruiser Denver from Kingston for Guantanamo. The torpedo boat Stringham was placed in commission yesterday at the League Island Navy Yard.

Former Governor of Hongkong at the

White House. WASHINGTON, Nov. 8. -Sir Mortimer Durand, the British Ambassador, presented to the President to-day Sir William des Vœux, former Governor of Hongliong. William dined with President Buchanan at the White House forty-seven years ago, the occasion of his last visit to this country prior to the present one.

Court Calendars This Day.

Court Calendars This Day.

Appellate Division—Supreme Court. Nos. 16, 18, 19, 20, 21, 14, 22, 23, 25, 20, 27, 25, 20, 30, 31.

Supreme Court—Appellate Term.—Recess. Supreme Court—Appellate Term.—Recess. Supreme Court—Appellate Term.—Recess. Supreme Court—Special Term.—Part I.—Motion calendar called at 10:20 A. M. Part II.—Ex parte matters. Part III.—Clear. Motions. Demurrers Nos. 971, 974, 979, 981, 982, 983, 984, 985, 985. Preferred causes—Nos. 3206, 8259, 2621, 2632, 2890. General calendar—Nos. 1593, 1931, 2889, 2896, 2823, 376, 1867, 2693, 2792, 2795, 2859, 1845, 1029, 1878, 2843, 2489, 2800, 2244, 1973, 3300, 3016, 1344, 2839, 8924, Part IV.—Case unimished. Cases from Part III. Part V.—Case unimished. Cases from Part III. Part V.—Case unimished. Elevated R. R. cases. Trial Term—Part II.—Case unimished. Sort causes—Nos. 4745, 5118, 5237, 4458, 5519, 5501, 5403, 5493, 5102, 5288, 5390, 5366, 5127, 5137, 4091, 4486, 4909, 4071, 4068, 5216, 4654, 5456, 5428, 5438, 5896, 5146. Part III.—Part VI.—Case unimished. Sort causes—Nos. 703, 2572, 976, 1159, 1239, 201, 758, 1189, 1145, 823, 824, 1251, 1153, 2890, 883, 1277, 104815, 1031, 1032, 1038, 1034, 1033, 1036, 1037, 1038, 1039, 1092, 594, 1186, 131, 1218, 102415, 1083, 2406. Part IV.—Clear. Cases from Part III. Part VI.—Clear. Cases from Part VII.—Part X.—Case unfinished. Indust. No. 1028, 1039, 1037, 1048, 1048, 1073, 1076, 1043, 1076, 1074, 1079, 1032, 1036, 1043, 1053, 1056, 1074, 1079, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, 1077, Nannie C. Ryrders, at 2:39 P. M. Trial Term.—No. day calendar.
City Couri—Special Term.—Court opens at 10 A. M. Motions. Trial Term.—Fart I.—Clear. Nos. 909, 1086, 1109, 774. Part II.—Case unfinished. Nos. 1240, 1306, 1373, 1374, 1375, 1120, 1121, 1217, 1218, 1222, 3379, 593, 1384, 1369, 835, 1128, 1137, 1108, 1215, 1232, 1379, 593, 1384, 1369, 835, 1128, 1139, 1393, 1393, 1394, 1306, 835, 1128, 1138, 1138, 1394, 1395, 1395, 1396, 1396, 1396, 1397, 1397, 1398, 139 Coward Shoe **Imitations**

Coward Arch-Supporting Shoe isthe Genuine-all others are plain Im-

tators. Many people who suffer from exerg-ciating pains in the lower leg attribute the cause to rheumatism. It's simply the breaking down of the arch of the foot. It's a warning that "flat-foot"

The Coward Arch-Supporting Shee will quickly remedy all this and absolutely prevent "flat-foot." SOLD NOWHERE ELSE.

JAMES S. COWARD, 268-274 Greenwich St., N. Y. (NEAR WARREN STREET.) Mail Orders Filled. Send for Catalogue.

Delta Kappa Epsilon Convention Here. The Delta Kappa Epsilon Fraternity began its Fifty-ninth annual convention last night with a reception at the house of the Columbia Chapter. The convention has not been held in New York for nine years. It will last three days, and wind up with a banquet at the Waldorf Friday evening. This even-ing the convention will attend the Hippo-drome.



The number of colds you have probably depends very largely upon the kind of underclothing you wear. There is one kindthe Dr. Deimel Underwear-that will keep you healthfully warm and comparatively free from these ailments.

"The Linen Store" James McCutcheon & Co. 14 West 23d Street.